

WARRANTY DEED BK 0363 PG 0366

THIS WARRANTY DEED made and entered into this day by and between RICHARD LITWA, AND STACY LITWA, who joins the conveyance for the purpose of conveying any homestead rights, or other marital rights, he/she may have to the property by virtue of his/her marriage to RICHARD LITWA, Grantors, and WALTER L. WHALEY, JR. AND SHEILA M. WHALEY, husband and wife, Grantee,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantee to the Grantor, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantor does hereby grant, bargain, sell, convey and warrant, except as hereinafter set forth, unto the Grantees, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MISSISSIPPI, and more particularly described as follows, to-wit:

LOT 32, STARGATE II, IN SECTION 17, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 22, PAGES 25 - 26, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO, COUNTY, MISSISSIPPI.

TO HAVE AND TO HOLD unto the Grantee, his/her heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.

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STATE MS.-DESOTO CO. FILED

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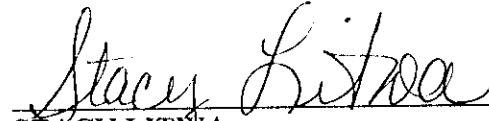
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W.E. CLERK

2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

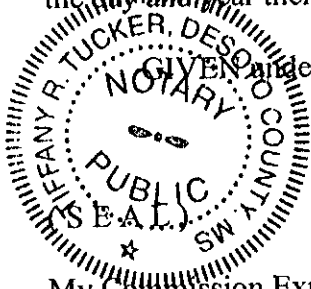
IN TESTIMONY WHEREOF, witness the signature of the Grantor on this the 22nd day of November, 1999.


RICHARD LITWA


STACY LITWA

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, RICHARD LITWA AND STACY LITWA, husband and wife, who acknowledged that they signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.



GIVEN under my hand and official seal on this the 22nd day of November, 1999.


NOTARY PUBLIC

My Commission Expires:

09-12-01

ADDRESS OF GRANTOR:

P.O. Box 1016
SOUTHAVEN, MS. 38671
Home: 601/449-4096
Work: 393-9922

PREPARED BY AND RETURN TO:

HOLCOMB DUNBAR, P.A.

P. O. BOX 190, SOUTHAVEN, MS 38671-0190
(601) 349-0664

ADDRESS OF GRANTEE:

3425 STARGATE DRIVE
SOUTHAVEN, MISSISSIPPI 38671
Home: 601/393-0672
Work: 601-342-0700

FILE# 899940/STD